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DOCKET NO.: 082238.3000-101

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Declaration for Patent Application

As a named inventor, I (we) hereby declare that:

	My resid	vaço, mailing address	and citizenship ar	e as stated next to my name;		•	
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§1.56 liliag applic	, ir chiding to dido of the p	er continuation-in-part	applications, mate	hich is material to patentabil orial information which beca international filing date of t	me availabl	e between	n the
this fr	tout or laven Ly other (ben	tor's remificate, or 36! the United States of A	5(a) of any PC'l' in america, listed belo antor's certificate,	J.S.C. §119(a)-(d) or 365(b) ternational application which and have also identified or of any PCT international med:	h designated below, by ch	d at least accking th	one se box.
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Application Number	Filing Date
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B&D PATENT

Hereby claim the benefit under 35 U.S.C. §120 of any United States application(s), or under 35 U.S.C. \$365(c) of any PCT international application designating the United States of America, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States or PCT International application(s) in the manner provided by the first paragraph of 35 U.S.C. §112, I acknowledge the duty to disclose helogration known by me to be material to patentability as defined in 37 C.F.R. \$1.56 which became available between the filing date of the prior application and the national or PCT International filing date of this appliestion

10/135,191	April 29, 2002	Pending
Application No.	Filing date	Status: patented, pending, abandoned
Application No.	Filing date	Status: patented, pending, abandoned
100 May 641 and 5 may 641 and		
Application No.	Filing date	Status: patented, pending, abandoned

As a named inventor, I hereby appoint the following attorney(s) and/or agent(s) associated with Bowditch St Howey, I.A.P., 161 Warrester Road, P.O. Box 9320, Framingham, Massachusetts, 01701-9320, Customer No.: 38107 to proceed this application and transact all business in the United States Patent and Trademark Office connected therewith,

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identifical neg	olication,	neluding a po	wer to meet a	all designated	office require	ments for d	esignated states	and transact
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Please send correspondence to:

Customer Number 30407 Bowditch & Dewey, LLP 161 Worcester Road P.O. Box 9320 Framingham, MA 01701-9320

Please send correspondence to: Thomas O. Hoover, Esq. Discot telephone calls to: Thomas O. Hoover Telephone No.: 508-879-5700 Direct fliesimiles to: Thomas O. Hoover Facsinile No.: 508-929-3073

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the miplication or any putent issued thereon.

Investor's Signature		Date:
Full name of rele or first Inventor	Patrick J. Houle	
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03/20/2004 10:51 FAX 508 410 2400

Citizenship

Mailing Address

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mandy de ty though the State (to). A complete agreement south a depay amongs option agripping.				
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Citienship	United States of America			
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Worcester, Mossachusetts 01606

United States of America

Same as above



DOCKET NO.: 082238.3000-101

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Declaration for Patent Application

As a named inventor, I (we) hereby declare that:

My residence, mailing address and citizenship are as stated next to my name;

I believe that I am the original, first and sole inventor (if only one name is listed) or an original, first and joint inventor (if plural names are listed in the signatory page(s) commencing at page 2 hereof) of the subject matter which is claimed and for which a patent is sought on the invention entitled:

	Integrated System and Method for Insurance Products					
the spe	ecification of which (check one)					
[]	is attached hereto.					
[X	was filed on October 30, 2003 United States Application Number or PCT International Application Number: 10/697,719;					
[]	was amended on (if applicable).					
includi	I hereby state that I have reviewed and understand the contents of the above-identified specification, and the claims, as amended by any amendment referenced to above.					
	T. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. Consider which is material to not entablish an defined in 27 C.F.D.					

I acknowledge the duty to disclose information which is material to patentability as defined in 37 C.F.R. §1.56, including for continuation-in-part applications, material information which became available between the filing date of the prior application and the national or PCT international filing date of the continuation-in-part application.

I hereby claim foreign priority benefits under 35 U.S.C. §119(a)-(d) or 365(b) of any foreign application(s) for patent or inventor's certificate, or 365(a) of any PCT international application which designated at least one country other than the United States of America, listed below and have also identified below, by checking the box, any foreign application for patent or inventor's certificate, or of any PCT international application having a filing date before that of the application on which priority is claimed:

Prior For	Prior Foreign Application(s)				
			-	Yes	No
Application No.	Country	Day/Month/Year filed			
Application No.	Country	Day/Month/Year filed	<u> </u>		
Application No.	Country	Day/Month/Year filed			

I hereby claim the benefit under 35 U.S.C. §119(e) of any United States provisional application(s) listed below.

Application Number	Filing Date
Application Number	Filing Date

I hereby claim the benefit under 35 U.S.C. §120 of any United States application(s), or under 35 U.S.C. §365(c) of any PCT international application designating the United States of America, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States or PCT International application(s) in the manner provided by the first paragraph of 35 U.S.C. §112, I acknowledge the duty to disclose information known by me to be material to patentability as defined in 37 C.F.R. §1.56 which became available between the filing date of the prior application and the national or PCT International filing date of this application:

10/135,191	April 29, 2002	Pending
Application No.	Filing date	Status: patented, pending, abandoned
Application No.	Filing date	Status: patented, pending, abandoned
Application No.	Filing date	Status: patented, pending, abandoned

As a named inventor, I hereby appoint the following attorney(s) and/or agent(s) associated with Bowditch & Dewey, LLP, 161 Worcester Road, P.O. Box 9320, Framingham, Massachusetts, 01701-9320, Customer No.: 30407 to prosecute this application and transact all business in the United States Patent and Trademark Office connected therewith.

I also hereby grant additional Powers of Attorney to the following attorney(s) and/or agent(s) to file and prosecute this application or an international application under the Patent Cooperation Treaty based upon the above-identified application, including a power to meet all designated office requirements for designated states and transact all business in the United States Patent and Trademark Office connected therewith:

Please send correspondence to:

Customer Number 30407 Bowditch & Dewey, LLP 161 Worcester Road P.O. Box 9320

Framingham, MA 01701-9320

Please send correspondence to:	Thomas O. Hoover, Esq.		
Direct telephone calls to:	Thomas O. Hoover	Telephone No.: 508-879-5700	
Direct facsimiles to:	Thomas O. Hoover	Facsimile No.: 508-929-3073	

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

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